

THE BANK OF HAWAII

LIMITED.
Incorporated Under the Laws of the Territory of Hawaii.

PAID-UP CAPITAL.....\$600,000.00
SURPLUS.....300,000.00
UNDIVIDED PROFITS.....78,691.53

OFFICERS.

Charles M. Cooke.....President
P. C. Jones.....First Vice-President
F. W. Macfarlane.....2nd Vice-President
C. H. Cooke.....Cashier
C. Hustace Jr.....Assistant Cashier
F. B. Damon.....Assistant Cashier
Zeno K. Myers.....Auditor
DIRECTORS: Chas. M. Cooke, P. C. Jones, F. W. Macfarlane, E. F. Bishop, E. D. Tenney, J. A. McCandless, C. H. Atherton, C. H. Cooke, F. B. Damon, F. C. Atherton.

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ESTABLISHED IN 1858.

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Correspondents for the American Express Company, and Thos. Cook & Son.
Interest allowed on term and Savings Bank Deposits.

Claus Spreckels & Co. Wm G. Irwin.

Claus Spreckels & Co.

BANKERS

HONOLULU, H. I.

San Francisco Agents—The Nevada National Bank of San Francisco.

DRAW EXCHANGE ON SAN FRANCISCO—The Nevada National Bank of San Francisco.

LONDON—Union of London & Smith's Bank, Ltd.

NEW YORK—American Exchange National Bank.

CHICAGO—Corn Exchange National Bank.

PARIS—Credit Lyonnais.

BERLIN—Dresdner Bank.

HONGKONG AND YOKOHAMA—The Hongkong and Shanghai Banking Corporation.

NEW ZEALAND AND AUSTRALIA—Bank of New Zealand, and Bank of Australasia.

VICTORIA AND VANCOUVER—Bank of British North America.

TRANSACT A GENERAL BANKING AND EXCHANGE BUSINESS.

Deposits Received, Loans Made on Approved Security, Commercial and Travelers' Credits issued, Bills of Exchange Bought and Sold.

COLLECTIONS PROMPTLY ACCOUNTED FOR.

THE YOKOHAMA SPECIE BANK

Limited.
ESTABLISHED 1850.

Capital Subscribed.....Yen 24,000,000
Capital Paid Up.....13,000,000
Reserve Fund.....9,940,000

HEAD OFFICE, YOKOHAMA.

Branches and Agencies:

Honolulu, New York, San Francisco, London, Lyons, Bombay, Hongkong, Newchwang, Peking, Shanghai, Tientsin, Kobe, Nagasaki, Tokio, Osaka.

The Banks buys and receives for collection Bills of Exchange, issue Drafts and Letters of Credit, and transacts a general banking business.

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SPORTS

HAVE HOPE OF LIPTON VISIT

HE MAY VISIT THE PACIFIC COAST AND WITNESS THE RACE FOR HIS CUP.

The following article appeared in the Los Angeles Times recently. It was written by Simon Jarvis and relates to the visit of Sir Thomas Lipton to the Pacific Coast.

It will interest yachtsmen of Southern California to hear that Sir Thomas Lipton is thinking of having some yachting on this Coast.

His business captains in Ceylon, Great Britain and the United States keep him busy deciding questions referred, and as the steam yacht Erin is supplied with the wireless telegraph apparatus, he can conduct his business while cruising in the Mediterranean almost as well as at home.

No miracle seemed to surpass the fact that when way out on the ocean twenty-five miles from Sandy Hook, business on three continents was still being directed by the one great brain that has the whole thing in charge.

Sir Thomas has been reading articles on California sailing, in the new yachting magazine called "Fore n' Aft," published at Detroit and Chicago, and he is determined to see the Catalina submarine forests through a glass-bottomed boat, this visit to be timed, if possible, so as to take in the racing for the Pacific Coast Challenge Cup which he presented for competition of clubs on the starry waters of the West.

This trophy is now in the guardianship of the South Coast Yacht Club, and in the possession of Byron Erkenbrecher, whose racer, Detroit, was last summer the winner of it for the second time in the annual contests. Sir Thomas is greatly interested in these yearly struggles, and has lately altered the deed of gift, so as to bring the racing within the competition of the 25-foot water-line class, which is the size on which practical amateurs on this Coast have preferred to build.

When it can be managed, the Erin will be sent round the Horn to San Pedro, and Sir Thomas will come across by rail to join the yacht at this harbor of Los Angeles.

After looking in at the Golden Gate and going after some salmon in British Columbia, the yacht will be headed off southwest, half west, one-quarter east, for Honolulu. Then Japan and Australia will get a call before the Erin fetches up at the old anchorage off Ceylon.

Lipton's fourth challenge for the America's Cup has been delayed by a number of causes. Designer Watson's death was like the loss of a right hand, and Elfe is in some ways impracticable, being ruled by prejudices. He antagonizes the press. He hates being interviewed, and turns his back.

The high cosmopolitan atmosphere in which Lipton has made his yachting a sort of international hand-shake is

outside Elfe's range; yet the press of New York was kind enough to see that Lipton was able to control this lieutenant who, while very pleasant personally, has occasional demerits not exactly suited for diplomatic missions. In this way, Lipton has been left for a long time without a countryman who could provide a design promising success. As a fact he could have won long ago by building on one of Herreshoff's designs. The Columbia, Constitution and Reliance were all built in large copy of the small craft which Duggan produced in his unending experiments for the defense of the Seawanhaka Cup at Montreal, with which for nineteen successive years he defeated every American designer.

If Duggan's boats were worth Nat Herreshoff's personal visit to Montreal, after which they were reproduced at the Herreshoff yards, they were worth Lipton's seeking.

That he did not seek them suggests that with him the exclusive honor of Great Britain and Ireland comes first. But Canada, as part of the empire, may yet be called in. Duggan does not sell his designs, but to help out Lipton, would probably give his best; and when it comes to choice of skippers it will be also remembered that the only British-born yacht sailor of the Charles Barr class is a Canadian, not Duggan, but another.

Many English designers of lesser note have been considered by Lipton because of their success in small classes, but not one of them seems to have that combination of intuition, experience and engineering skill which is necessary for the machine he wants.

If Lipton dips in, his trip to the Pacific will be postponed, and I give the status quo just as it is; but it should be mentioned that on board the Erin there is a special brand of Irish whiskey which in homeopathic doses could distribute much satisfaction on the Pacific Coast, and in picturing the allurements of California climate and yachting, I have been partly influenced by memories of a strictly private kind when suggesting to Sir Thomas that he ought to be here when his cup is sailed for next August.

His last letter, dated London, March 2, refers to other matters, but is in part, as follows:

"I have just returned from the continent, and received your kind letter.

"I have also received the articles you had sent to me, and have read them with the utmost pleasure.

"With regard to San Diego if I could possibly get out to see the contest for my cup, it would give me very great pleasure, but at the moment my movements are so uncertain, that I cannot make any definite arrangements.

"I shall still hope, however, that I shall be able to visit the Pacific Coast and have the honor of meeting the members of the San Diego Yacht Club. I trust that before long I will have the pleasure of meeting you again on board the Erin at Sandy Hook, and I am sure, when that time arrives, no one will be more welcome than you. With renewed thanks for your kindness, and trusting that this will find you and yours happy,

"Yours faithfully,

"THOMAS T. LIPTON."

Mrs. Spencer Eddy Born Miss Lurline Spreckels



Miss Lurline Spreckels.

Large headlines announce the "victory for municipal ownership" in North Pelham. None of the larger almanacs gives the name of this municipality" on the list of hamlets in Westchester County.—Buffalo Commercial (Rep.).

WHAT CAN YOU DO?

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